

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

LISA TOLBERT

Debtor(s)

Case No. 08-31268

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/17/2008.
- 2) The plan was confirmed on 01/29/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/05/2013.
- 6) Number of months from filing to last payment: 51.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,300.00.
- 10) Amount of unsecured claims discharged without payment: \$45,602.58.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$20,468.02  
Less amount refunded to debtor \$424.82

**NET RECEIPTS: \$20,043.20**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,424.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$1,153.75  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,577.75**

Attorney fees paid and disclosed by debtor: \$76.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFINITY CASH LOANS	Unsecured	5,750.00	5,759.79	5,759.79	575.98	0.00
AMERICASH LOANS LLC	Unsecured	3,345.00	2,542.47	2,542.47	254.25	0.00
AT&T	Unsecured	63.00	NA	NA	0.00	0.00
BLACK EXPRESSIONS	Unsecured	74.00	NA	NA	0.00	0.00
CHARTER ONE BANK	Unsecured	773.00	NA	NA	0.00	0.00
CHICAGO POST OFFICE EMPLOYEE	Unsecured	2,215.00	NA	NA	0.00	0.00
CHICAGO POST OFFICE EMPLOYEE	Unsecured	1,271.00	NA	NA	0.00	0.00
CHICAGO POST OFFICE EMPLOYEE	Unsecured	267.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	1,220.00	1,430.00	1,430.00	143.00	0.00
COLUMBIA HOUSE	Unsecured	229.00	NA	NA	0.00	0.00
COMCAST	Unsecured	71.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	1,393.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	8,736.00	8,736.41	8,736.41	873.64	0.00
CURRENCY EXCHANGE	Unsecured	1,200.00	NA	NA	0.00	0.00
FRIEND FAMILY HEALTH CENTER	Unsecured	215.00	NA	NA	0.00	0.00
GATEWAY FINANCIAL SERVICES	Unsecured	8,200.00	0.00	233.42	23.34	0.00
GATEWAY FINANCIAL SERVICES	Secured	1,200.00	9,633.42	9,400.00	9,400.00	734.21
INTERNAL REVENUE SERVICE	Priority	1,815.00	3,265.17	3,265.17	3,265.17	0.00
INTERNAL REVENUE SERVICE	Unsecured	262.00	NA	NA	0.00	0.00
MCI	Unsecured	229.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	517.00	517.17	517.17	51.72	0.00
NCO FINANCIAL SYSTEMS	Unsecured	4,000.00	NA	NA	0.00	0.00
NICOR GAS COMP	Unsecured	110.00	110.83	110.83	11.08	0.00
ON THE SPOT INSURANCE	Unsecured	300.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	1,500.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	558.00	774.18	774.18	77.42	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	250.00	250.36	250.36	25.04	0.00
QUEST DIAGNOSTICS	Unsecured	143.00	NA	NA	0.00	0.00
REDEVELOPMENT SERVICES	Unsecured	2,000.00	NA	NA	0.00	0.00
RENT A CENTER	Secured	0.00	NA	NA	0.00	0.00
SBC	Unsecured	301.25	306.02	306.02	30.60	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SPRINT	Unsecured	200.00	NA	NA	0.00	0.00
SURETY FINANCIAL SERVICES	Unsecured	167.00	NA	NA	0.00	0.00
UNITED AUTO CREDIT CORP	Unsecured	6,717.00	NA	NA	0.00	0.00
UNIVERSITY OF CHICAGO HOSPITAL	Unsecured	2,000.00	NA	NA	0.00	0.00
WILLARD SQUARE APARTMENTS	Unsecured	1,330.00	NA	NA	0.00	0.00
WOW INTERNET & CABLE SERV	Unsecured	389.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,400.00	\$9,400.00	\$734.21
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$9,400.00</b>	<b>\$9,400.00</b>	<b>\$734.21</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,265.17	\$3,265.17	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,265.17</b>	<b>\$3,265.17</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$20,660.65</b>	<b>\$2,066.07</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,577.75</u>	
Disbursements to Creditors	<u>\$15,465.45</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$20,043.20</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/19/2013

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.